

# Amortization Table :

# HOSPITALIZATION

## Initial Data

### LOAN DATA

Loan amount: **65,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **9/30/2012**

### TABLE DATA

Table starts at date: **9/30/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000154229

**18%**

semi-monthly  
 Payments **1,617.53**

**DIONISIO, NELIA JENNIFER G  
 BPI**

### CALCULATIONS

Use payment of: **1,617.53**  
 1st payment in table: 1

Beginning balance at payment 1: **65,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

| No. | Payment Date | Beginning Balance | Interest         | Outstanding Balance |           | Cumulative Interest |
|-----|--------------|-------------------|------------------|---------------------|-----------|---------------------|
|     |              |                   |                  | Principal           | Interest  |                     |
| 1   | 09/30/12     | 65,000.00         | 487.50           | 1,130.03            | 63,869.97 | 12,153.83           |
| 2   | 10/15/12     | 63,869.97         | 479.02           | 1,138.50            | 62,731.47 | 11,674.81           |
| 3   | 10/31/12     | 62,731.47         | 470.49           | 1,147.04            | 61,584.43 | 11,204.32           |
| 4   | 11/15/12     | 61,584.43         | 461.88           | 1,155.64            | 60,428.78 | 10,742.44           |
| 5   | 11/30/12     | 60,428.78         | 453.22           | 1,164.31            | 59,264.47 | 10,289.22           |
| 6   | 12/15/12     | 59,264.47         | 444.48           | 1,173.04            | 58,091.43 | 9,844.74            |
| 7   | 12/31/12     | 58,091.43         | 435.69           | 1,181.84            | 56,909.58 | 9,409.05            |
| 8   | 01/15/13     | 56,909.58         | 426.82           | 1,190.71            | 55,718.88 | 8,982.23            |
| 9   | 01/31/13     | 55,718.88         | 417.89           | 1,199.64            | 54,519.24 | 8,564.34            |
| 10  | 02/15/13     | 54,519.24         | 408.89           | 1,208.63            | 53,310.61 | 8,155.45            |
| 11  | 02/28/13     | 53,310.61         | 399.83           | 1,217.70            | 52,092.91 | 7,755.62            |
| 12  | 03/15/13     | 52,092.91         | 390.70           | 1,226.83            | 50,866.08 | 7,364.92            |
| 13  | 03/31/13     | 50,866.08         | 381.50           | 1,236.03            | 49,630.05 | 6,983.42            |
| 14  | 04/15/13     | 49,630.05         | 372.23           | 1,245.30            | 48,384.75 | 6,611.20            |
| 15  | 04/30/13     | 48,384.75         | 362.89           | 1,254.64            | 47,130.10 | 6,248.31            |
| 16  | 05/15/13     | 47,130.10         | 353.48           | 1,264.05            | 45,866.05 | 5,894.84            |
| 17  | 05/31/13     | 45,866.05         | 344.00           | 1,273.53            | 44,592.52 | 5,550.84            |
| 18  | 06/15/13     | 44,592.52         | 334.44           | 1,283.08            | 43,309.44 | 5,216.40            |
| 19  | 06/30/13     | 43,309.44         | 324.82           | 1,292.71            | 42,016.73 | 4,891.58            |
| 20  | 07/15/13     | 42,016.73         | 315.13           | 1,302.40            | 40,714.33 | 4,576.45            |
| 21  | 07/31/13     | 40,714.33         | 305.36           | 1,312.17            | 39,402.16 | 4,271.09            |
| 22  | 08/15/13     | 39,402.16         | 295.52           | 1,322.01            | 38,080.14 | 3,975.58            |
| 23  | 08/31/13     | 38,080.14         | 285.60           | 1,331.93            | 36,748.22 | 3,689.98            |
| 24  | 09/15/13     | 36,748.22         | 275.61           | 1,341.92            | 35,406.30 | 3,414.36            |
| 25  | 09/30/13     | 35,406.30         | 265.55           | 1,351.98            | 34,054.32 | 3,148.82            |
| 26  | 10/15/13     | 34,054.32         | 255.41           | 1,362.12            | 32,692.20 | 2,893.41            |
| 27  | 10/31/13     | 32,692.20         | 245.19           | 1,372.34            | 31,319.86 | 2,648.22            |
| 28  | 11/15/13     | 31,319.86         | 234.90           | 1,382.63            | 29,937.24 | 2,413.32            |
| 29  | 11/30/13     | 29,937.24         | 224.53           | 1,393.00            | 28,544.24 | 2,188.79            |
| 30  | 12/15/13     | 28,544.24         | 214.08           | 1,403.45            | 27,140.79 | 1,974.71            |
| 31  | 12/31/13     | 27,140.79         | 203.56           | 1,413.97            | 25,726.82 | 1,771.15            |
| 32  | 01/15/14     | 25,726.82         | 192.95           | 1,424.58            | 24,302.24 | 1,578.20            |
| 33  | 01/31/14     | 24,302.24         | 182.27           | 1,435.26            | 22,866.98 | 1,395.93            |
| 34  | 02/15/14     | 22,866.98         | 171.50           | 1,446.03            | 21,420.96 | 1,224.43            |
| 35  | 02/28/14     | 21,420.96         | 160.66           | 1,456.87            | 19,964.09 | 1,063.78            |
| 36  | 03/15/14     | 19,964.09         | 149.73           | 1,467.80            | 18,496.29 | 914.04              |
| 37  | 03/31/14     | 18,496.29         | 138.72           | 1,478.81            | 17,017.48 | 775.32              |
| 38  | 04/15/14     | 17,017.48         | 127.63           | 1,489.90            | 15,527.59 | 647.69              |
| 39  | 04/30/14     | 15,527.59         | 116.46           | 1,501.07            | 14,026.52 | 531.23              |
| 40  | 05/15/14     | 14,026.52         | 105.20           | 1,512.33            | 12,514.19 | 426.04              |
| 41  | 05/31/14     | 12,514.19         | 93.86            | 1,523.67            | 10,990.52 | 332.18              |
| 42  | 06/15/14     | 10,990.52         | 82.43            | 1,535.10            | 9,455.42  | 249.75              |
| 43  | 06/30/14     | 9,455.42          | 70.92            | 1,546.61            | 7,908.80  | 178.83              |
| 44  | 07/15/14     | 7,908.80          | 59.32            | 1,558.21            | 6,350.59  | 119.52              |
| 45  | 07/31/14     | 6,350.59          | 47.63            | 1,569.90            | 4,780.69  | 71.89               |
| 46  | 08/15/14     | 4,780.69          | 35.86            | 1,581.67            | 3,199.02  | 36.03               |
| 47  | 08/31/14     | 3,199.02          | 23.99            | 1,593.54            | 1,605.49  | 12.04               |
| 48  | 09/15/14     | 1,605.49          | 12.04            | 1,605.49            | -         | 0.00                |
|     | <b>TOTAL</b> | <b>77,641.33</b>  | <b>12,641.33</b> | <b>65,000.00</b>    |           |                     |

Conforme : \_\_\_\_\_